SUMMARY OF A	CCOUNT	ACTIVITY
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases	+	\$6.95
Cash Advances	+	\$0.00
Fees Charged	*	\$75.00
Interest Charged	+	\$0.00
New Balance		\$81.95
Credit Limit		\$300 00
Available Credit		\$218.00
Statement Closing Date		06/15/13
Days in Billing Cycle		30

QUESTIONS? Call Customer Service or Report

a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION	
New Balance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date Late Payment Warning:	\$81.95 \$0.00 \$25.00 \$25.00 07/11/13

Late Payment warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more
in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay	You will pay off he balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	4 mon fis	\$85.00

If you would like a location for credit counseling services, call 1-866-515-5720.

Reference Number			TRANSACTIONS	
	Trans Date	Post Date	Description of Transaction or Credit	_
F57270053000FP	06/12	06/12	PREMIUM DESIGN FEE LAS VEGAS NV	Amoun
			Fees PEES VEGAS NV	6.9
F57270055000CYLAC	06/15	06/15	ANNUAL FEE 07/13 THROUGH 06/14 TOTAL FEES FOR THIS PERIOD	75.00
	06/15 06/15	06/15 06/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	75.0 0 0.00 0.00
Te	tal face sk	20	13 Totals Year-to-Date	0.0
	ital fees charg			
16	ital interest ch	arged in 2	\$0.00	

INTEREST CHARGE CALCULATION Your Annual Percentage Rate (APR) is the annual interest rate on your account. Type of Balance **Balance Subject to** Annual Percentage Rate (APR) 23.90%(v) 23.90%(v) Interest Rate \$0.00 Purchases Cash Advances Interest Charge \$0.00 \$0.00 \$0.00 (v) = Variable Rate

PAGE 1611 2 0 5727 9620 A064 O1	5385	JBH	001	7	15	130614	0	PAGE 1 of 1	2 0 5727	9620	A064	OfD
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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLIN Account Number: New Balance:	\$81.95
	\$25.00
Payment Due Date:	07/11/13
AMOUNT ENCLOSED:	\$.
	H.L. H. on ara
DAVID WOOD PO BOX 725 WEST POINT VA 23181-07	
	Account Number: New Balance: Minimum Payment Due: Payment Due Date: AMOUNT ENCLOSED: DAVID WOOD PO BOX 725

Account Number 8609
June 16, 2013 to July 15, 2013

SUMMARY OF	ACCOUNT	ACTIVITY
Previous Balance Payments Other Credits Purchases Cash Advances	- + +	\$81.95 \$0.00 \$0.00 \$184.44 \$0.00
Fees Charged Interest Charged	+ +	\$25.00 \$3.53
New Balance Credit Limit Available Credit Statement Closing Date		\$294.92 \$300.00 \$0.00 07/15/13
Days in Billing Cycle		30

Outside the U.S. Call

QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card

1-877-825-3242 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

	P/	YMENT INFORMAT	ION
New Balance			
Past Due Amo	ount	\$294.92	
Amount Due 7	This Pe	riod	\$25.00
Minimum Pay			\$50.00
Payment Due	Date		\$50.00
Late Payment \			08/11/13
Minimum Paym			
If you make only in interest and it	the min	rning: almum payment each per a you longer to pay off yo	riod, you will pay more our balance.
If you make only	the min will take no arges	imum navment each so	And you will pay more and up paying an estimated total of

Reference Number	Trans Date	Post Date	TRANSACTIONS	
245593057S66E638A 24431055BRQEBDLFY 24164055GB015WGKH 24455015G43AQZZP4 24455015G43AQZZP4 24427335KLYJ5WBDK 24164075ZT8ELV7P6 24231685ZRBGSL3B5 24762095YS66E27ZJ 24455016343A65AY9	06/16 06/17 06/24 06/25 06/28 07/09 07/09 07/09 07/14	06/16 06/17 06/24 06/25 06/28 07/09 07/09 07/09	Description of Transaction or Credit SOUTH BEACH SMOKE 877-4082767 FL STAR EXPRESS # 3 TOANO VA EXXONMOBIL 47836689 NEWPORT NEWS VA WAL-MART #3219 WILLIAMSBURG VA FOOD LION #1221 WEST POINT VA DOLRTREE 2755 00027557 SMITHFIELD VA FAMILY DOLLAR #8257 WINDSOR VA PIZZA HUT #8011 SMITHFIELD VA WAL-MART #1759 GLOUCESTER VA CREDIT PROTECT 1 866 803 1745	Amount 38.94 10.03 10.01 21.29 34.71 5.24 17.38 13.44 30.60
	07/15	07/15	LATE FEE TOTAL FEES FOR THIS PERIOD	2.80 25.00
	07/15 07/15	07/15 07/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	3.53 0.00 3.53
		201	3 Totals Year-to-Date	3.53
Total Total	fees charge interest cha	d in 2013	\$100.00	
Total Total	fees charge interest cha	d in 2013	\$100.00	

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

If your account is past due you could get help.
You have Credit Protection - Request benefits today.
It can help make payments if you get laid off or become
disabled, and there is a loss of life benefit, too.
Call 1-866-803-1745 to request benefits today!

5385	JBH Please return th		7 15	130715	_	D PAGE 1 of 2		5727	9620	A064	O1DL5385
	For address, tel please check th Or, update your at www.CreditO	ephone and to box and to contact info	d email comple	I changes	5,	e.	PAY YO Account New Ba Minimur Paymen	UR Bit Num Ilance In Pay Int Due	te of the control of	VLINE Due: :	at CreditOneBank.com 8609 \$294.92 \$50.00 08/11/13
PO BO	OIT ONE BANK OX 60500 OF INDUSTRY	CA 9171	6-050i	0			DAVID WO PO BOX 7 WEST PO	OOD 725			16 Januariana 25

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CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number 8609

June 16, 2013 to July 15, 2013

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance Purchases Cash Advances

Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)

Balance Subject to Interest Rate \$177.15 \$0.00

Interest Charge \$3.53 \$0.00

(v) = Variable Rate

COB00016

5385 001 7 15 130715 0

D PAGE 2 of 2

2 0 5727 9620 A064 O1DL5385

SUMMARY OF A	CCOUNT	ACTIVITY
Previous Balance Payments Other Credits Purchases Cash Advances Fees Charged Interest Charged	- + +	\$294.92 \$0.00 \$0.00 \$16.01 \$0.00 \$35.00 \$5.92
New Balance Credit Limit Available Credit Statement Closing Date Days in Billing Cycle		\$351.85 \$300.00 \$0.00 08/15/13 31

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card
Outside the U.S. Call

1-877-825-3242 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMA	TION
New Balance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date	\$351.85 \$50.00 \$60.00 \$75.00 99/11/13
Late Payment Warning: If we do not receive your minimum payment in	

you may have to pay a late fee up to \$35.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more
in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay	You will pay off he balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	14 months	\$399.00

If you would like a location for credit counseling services, call 1-866-515-5720.

Reference Number	T		TRANSACTIONS	
244273364LYJHWKV9	77/15 08/15	07/16 08/15	Description of Transaction or Credit MCDONALD'S F27789 WEST POINT VA CREDIT PROTECT 1 866 803 1745	Amoun 12.60
	08/15	08/15	Fees LATE FEE TOTAL FEES FOR THIS PERIOD	3,3 35,0 35,0
·	08/15 08/15	08/15 08/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	5.93 0.00
	al fees charg al interest cha	20 ° ed in 2013	13 Totals Year-to-Date	5.92

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING, PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

If your account is past due you could get help.
You have Credit Protection - Request benefits today. It can help make payments if you get laid off or become disabled, and there is a loss of life benefit, too. Call 1-866-803-1745 to request benefits today!

Cash Advances 23.90%(v) \$297.10 \$5	Annual Percentage Rate (AF	P() is the approximation		
Purchases 23.90%(v) \$297.10 Interest Rate Interest Rate Interest Rate Interest Rate \$297.10 \$5		A) is the annual menest rate on your acco	ount.	
(v) = Variable Rate	hases 1 Advances	23.90%(v)	Interest Rate	Interest Charge \$5.92 \$0.00

5305	JBH Please return th	001 is portion	7 with	15 you j	130815 sayment, a	D nd write	X PAGE 1 of 1 e your account number on		5727 made pa	9620 ayable to	A064 CREDI	O1DL5385	
<u></u>	For address, te please check th Or, update your at www.CreditO	e box an contact	id co infor	mple	to the res	i, lerse :	side.	PAY YO Accour New Bo Minimu Payme	nt Num alance im Pay nt Due	iber: : ment l : Date:	Due: \$	\$351.85 \$75.00 09/11/13	OneBank.com
PO BO	IT ONE BANK DX 60500 DF INDUSTRY	CA 91	716-	-050 L.d.	0 !!!!!.!.!.	11111		DAVID W PO BOX WEST PO	/OOD 725				hildh)

Case 3:15-cv-00594-MHL Document 61-2 Filed 09/01/16 Page 5 of 28 PageID# 885

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number
August 16, 2013 to September 15, 2013

SUMMARY OF A	CCOUNT	ACTIVITY
Previous Belance	~~~~~	\$351.85
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.00 \$0.00
Cash Advances	*	\$0.00 \$0.00
Fees Charged	*	30.00 \$0.06
Interest Charged	*	\$0.00 \$0.00
New Balance		\$351.85
Credit Limit		
Available Credit		\$300.00
Statement Closing Date		\$0.00
Days in Billing Cycle		09/15/13
and an mumit Photo		31

QUESTIONS?

Call Customer Service or Report

a Lost or Stelen Credit Card Outside the U.S. Call

1-877-825-3242 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 96873, Las Vegas, NV 69193-6873

PAYMENT INFORM	ATION
New Balance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date Late Payment Warning:	\$351.85 \$0.00 \$0.00 \$0.00 19/11/13

If we do not receive your minimum payment by the date listed above, you may have to pay a fate fee up to \$35.

You may have to pey a set nee up to sou.

Minimum Payment Warning:
Even if you make no mere charges with this account, if you make only the minimum payment each menth we will estimate that you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month. If you make more than he minimum payment each period, you will pay off your balance sooner. For example, if you instead pay \$10.00 per month, you would pay off the belance shown on this statement in around 3 years.

if you would like a location for credit counseling services,

call 1-806-515-5720.

Carl			TRANSACTIONS	***************************************
Reference Number Tra	ns Date	Post Date	Description of Transaction or Credit	*****
			Fales TOTAL FEES FOR THIS PERIOD	Amouni
	9/15 9/15	09/15 09/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00 0.00 0.00 0.0 0
		ed in 2013		0.00
Total inti	rest ch	arged in 2	013 \$9.45	

THIS ACCOUNT HAS BEEN REPORTED LOST OR STOLEN. PLEASE DO NOT USE THIS ACCOUNT NUMBER. YOU WILL RECEIVE A STATEMENT WITH YOUR NEW ACCOUNT NUMBER AND BALANCE INFORMATION.

	INTEREST CHARGE CALCUL	ATION	***************************************
Your Annual Percentage Ra	te (APR) is the annual interest rate on your s	PCCOUNT.	***************************************
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$0.00 \$0.00	Interest Charge \$0.00 \$0.00
(v) = Variable Rate			

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	Parane reduct (c)	ъ ранкою з	sealta y	ras p	чулын а	ind weigh	s your accours number on y	nik shersik.	made pa	syable to	CREDI		
اا	For address, tell please check th Or, update your at www.CreditOr	8 box an contact :	d op: ofor:	mple matic	late filters were	como e		PAY YO Accour New 8: Minimu Payme:	st Num alance m Pay nt Due	iber: :: ment (:: Date:	Due:	at CreditOnel \$351.85 \$0.00 10/11/13	Bank.com
PO BO	T ONE BANK X 60500 F INDUSTRY	CA 917	716-	050	0		E F		1.11.11 /OOD 725	11())	L -	\$ U. L. H. L. H. J.	, , , , , , , , , , , , , , , , , , ,

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. If a chack we process in paper form is returned to us by your bank unpaid, we may re-present the returned check electronically. Your payment, it accompaned by a valid credit card account furniber, regardless of the method of receipt, will be credited by your credit process the payment to your credit card account number or is not accompanied by a payment process the payment to your credit card account number or is not accompanied by a payment payment payment payment payment to your credit card account number or is not accompanied by a payment country payment to your payment your payment your payment to your payment payment your payment payment your payment payment your payment p

and charges test may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding notice to disse your Account, sent to the address for inquiries shown on the first page of your statement. Your notice not accurate the paylong as a first page of your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

What To Do If You Think You Find A Mistake On Your Statement

- If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.C. Box 98873, Las Vegas, NV 89193-8873.
 In your letter, give us the following information:

 Account information: Your name and account number.

 Datas amount: The dollar amount of the suspected error.

 Description of problem: if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the

- while we investigate whether or not there has been an error, the following are true:

 We cannot by to collect the amount in question, or report you as definement an ihat amount.

 The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not here to pay the amount in question or any interest or other fees related to that amount.

 While you do not have to pay the amount in question you are responsible for the remainder of your balance.

 We can apply any unpaid amount against your credit limit.

- * Your Rights if You Are Dissatisfied With Your Credit Card Purchases
 if you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the
 merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than
 \$50. (Note: Nother of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods
- of services, 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision, at that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:
Mailing Address
Address Line 2
City State Zip
Secondary Phone Numbert Secondary Phone Numbert
Email Address*

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address

f I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

^{*} We may use your email address to contact you about your account

Previous Balance	*******************	CTIVITY
Payments		\$351.85
Other Credits	*	\$0.00
	*	\$0.00
Purchases	+	\$0.00
Cash Advances	*	\$0.00
Fees Charged	*	\$0.00
Interest Charged	4	\$0.00
New Balance	***************************************	\$351.85
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date	*	10/15/13
Days in Billing Cycle	•	30

QUESTIONS?

Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042

Please send billing inquines and correspondence to: P.O. Box 96873, Las Vegas, NV 89193-8673

PAYMENT INFORMATION	
 New Balance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date	\$351.85 \$0.00 \$0.00 \$0.00 11/11/13

Late Payment Warning: if we do not receive your minimum payment by the date lieted above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:

Minimum Payment Warning:
Even if you make no more charges with this account, if you make only the minimum payment each month we will estimate that you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month. If you make more than the minimum payment each pariod, you will pay off your beliance shown on this statement to around 3 years.

Management the balance shown on this statement to around 3 years. If you would like a facation for credit counseling services, call 1-866-515-5720.

			TRANSACTIONS	
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amoun
			Fees TOTAL FEES FOR THIS PERIOD	0.00
· · · · · · · · · · · · · · · · · · ·	10/15 10/15	10/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00
	il fees charg il interest ch	ed in 201:		******

THIS ACCOUNT HAS BEEN REPORTED LOST OR STOLEN. PLEASE DO NOT USE THIS ACCOUNT NUMBER. YOU WILL RECEIVE A STATEMENT WITH YOUR NEW ACCOUNT NUMBER AND BALANCE INFORMATION.

	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (APR) is the annual interest rate on your a	sccount	***************************************
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90% 23.90%	Balance Subject to Interest Rate \$0.00 \$0.00	Interest Charge \$0.00 \$0.00

1385	Heat	001	3	16	131015	Q	U O PAGE :	lef1	20	5727	9620	DEF	O10A(6365
	Please requirities	S partion (avises y	-ски р	ryment, ar	'd wrse ye	W actions o	umber en y	as check.	mada pa	yable to	CREON	ONE BANK
Sommer States	For address, toli please check the Or, update your at www.CreditOr	box an contact i	d co nier	mple matic	e the my	i. 19750 sidi			Account New B Minimu Payme AMOU	nt Num alance: im Pay int Due	ber: mont (Date: CLOSE	D: S	
PO BO	IT ONE BANK DX 60500 DF INDUSTRY					olahi		6	AVID V O BOX VEST PI	/OOD 725			8.1

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction, if a chack we process in paper form is returned to us by your bank unpaid, we may re-present the returned check electronically, your payment, if accompanied by a valid credit card account number, regardless of the method of receipt, will be credited by your or each card account, as of the date of receipt, if the payment is received by 5:50 p.m. Pacific Time. Credit One Bank will not be responsible for processing delays or failure to process the payment to your credit card account of the payment does not contain your credit card account number or is not accompanied by a payment coupon.

HOW WE WILL CALCILLATE YOUR RALANCE: We use a method called "awarrane daily belance infortidition now numbers and surphaseds."

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

NOW WE WILL CAL CULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account. In get the "average daily balance" of your Account. To get the "average daily balance" and the the purchase, cash advance, fee or charge is posted to your Account. To get the "average daily balance" of your Account. To get the "average daily balance" we take the balance of your Account. To get the "average daily balance" we take the balance of your Account. To get the "average daily balance" we take the balance of your Account. To get the "average daily balance" we take the balance of your Account. To get the "average daily balance" we take the balance of your Account. To get the "average daily balance" we take the balance of the balance. Then we add up all the daily balances for the balance and subtract any payments or oredits and unpaid balance, lees or charges accrue interest charges starting on the date of posting, even if the new balance from your previous statement was paid in full or even if that ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annual is subject to an Annual following disclosures apply to your renewal Account: There is no grace period for purchases and cash advances. The Annual Fee sales (AFR) applicable to your for purchases, A minimum Interest Charge is 1.00 will be imposed for any bling cycle in which an interest Charge is the your Account. The Annual Fee is assessed annual Prevaidage Rete (AFR) applicable to your for purchases. A minimum Interest Charge is 1.51 to will be imposed for any billing cycle in which an interest Charge is the See your Cardincider Agreement for Fee and the AFR Reading, We use the average daily belance (including new purchases) method of computing the balance additional information regar

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

What To Do if You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873. If you think there is an error on your statement, write to us at: Credit tine Bank, N.A., P.U. Box 98973, Las vegas, NV 89193-9573.

* Account information: Your name and account number.

* Account information: Your name and account number.

* Obliar amount: The dollar amount of the suspected error.

* Description of problem: If you think there is an error on your hill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

- amount in questors.

 While we investigate whether or not there has been an error, the following are true:

 We cannot by to collect the amount in question, or report you as definquent on that amount.

 The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

 While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

 We can apply any unpaid amount against your credit limit.

- Your Rights If You Are Dissatisfied With Your Credit Card Purchases
 If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have fined in good faith to correct the problem with the
 merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than
 \$50, Moles: Keither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods
 or services!
- or services.)

 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account
- do not qualify.

 3. You must not yet have fully paid for the purchase.

email changes below:

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

White we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Mail	ling A	۱ddre	ess																
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City	I	T-	1-		——	_		_				 Stat	 :e		Zip	,	IL	J	Л

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or

Primary Phone Number Secondary Phone Number Email Address*

Check the bex on the reverse side if you have titled in a new address, telephone number, and/or email address.

 t authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone) services), via a live operator, auto-dialer or prerecorded message

* We may use your email address to contact you about your account.

SUMMARY OF A	CCOUNT	CTIVITY
Pravious Balance	······	\$351.85
Payments	4	\$0.00
Other Credits		\$0.00
Purchases	*	\$0.00
Cash Advances	*	\$0.00
Fees Charged	*	\$0.00
Interest Charged	*	\$0.00
New Balance	***************************************	\$351.85
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date		11/15/13
Days in Billing Cycle		31

QUESTIONS?

Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 96873, Las Vegas, NV 89193-8873

PAYMENT INFORM	ATION	*****************
New Balance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date		\$351.85 \$0.00 \$0.00 \$0.00 \$0.00
Late Payment Warning: If we do not receive your reinimum payment		

you may have to pay a late fee up to \$35.

Minimum Payment Warring:
Even if you make no more charges with this account, if you make only the minimum payment each month we will estimate that you will server pay diff the balance shown on this statement because your payment will be less than the interest charged nach month. If you make more than the minimum payment each period, you will pay off your balance sooner. For example, if you instead pay \$12.00 per month, you would pay off the balance shown on this statement in ground 3 years.

If you would like a location for credit counseling services, call 1-866-515-5720.

eference Number			TRANSACTIONS	***************************************
sessione is the file.	Trans Date	Post Cate	Description of Transaction or Credit	
			Fees	Amoun
			TOTAL FEES FOR THIS PERIOD	0.00
	11/15 11/15	11/15 11/15	Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00 0.00 0.00
-	Section 1	20	13 Totals Year-to-Date	v.40
	otal fees charg otal interest ch		013 \$9.45	

Your account is currently closed.

	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (APR)	is the annual interest rate on your a	locount.	
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23,90% 23,90%	Balance Subject to Interest Rate \$0.00 \$0.00	Interest Charge \$0.00 \$0.00

385	JB₩	oet	?	18	13:115	0	E O PAGE 1 of 1	2	٥	5727	9820	OEF	01DM6366	
	Please reas o this	porteon:	ware i	year p	syment, an	nd wrae yo	an account omobil	on year checi	c n	nade pa				
***************************************	For address, tele please check the Or, spoate your o at www.CreditOne	box an ontact	d co mitor	mplei mate	in this easy.	i. Oras Side	∌.	PAY Y Accor New I Minim Paym	an Ba ur er	t Num lance n Pay it Due	ber: : ment (Date;	Due:	86 at CreditOneBank 85351.85 \$0.00 12/11/13	
PO BO	IIT ONE BANK DX 60500 DF INDUSTRY (DA 917	*16-	-0500) },.,	1111		DAVID 1 PO BOX WEST F	Ν (7	000 25				

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your check before the payment as a check transaction. If a check we process in paper from is returned to us by your bank unpoid, we may re-present the returned check electronically. Your payment, if accompanied by a valid credit card account, especially the regardless of the method receipt, will be credited to your credit card account, as of the date of receipt, if the payment is received by \$100 p.m. Pacific time. Credit One Bank will not be responsible for processing delays or refute the payment to your credit card account number or sent accompanied by a payment coupon.

PAYING INTEREST We will begin charging interest on purchases and cash advances on the possibility of the payment of the paymen

PAYTHIS IN LENEATE WE WIN DRIGHT ELECTRICING MEMORA STATEMENT AND ADMINISTRATION OF MEMORATION OF ME

HOW WE WILL CALCULATE YOUR BALANCE: We use a method celled "average daily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account until the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" of your Account. To get the "average daily periodic interest Charges. This gives us the early balance. Then we add up all the daily balance is for the billing cycle, and there is a "average daily balance." Periodic interest Charges will be assessed on all "average daily balances" until paid in full. All purchases, cash advances, fees or charges accrue interest charges starting on the daily balance was zero. A minimum interest Charge of \$1.00 will be imposed for any billing cycle in which an interest Charge is due.

ANNIJAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual following discourse apply to your receival Account. There is no grace period for purchases and cash advances. The Annual Percentage Healt (Purchases) and additional information reperiod and under the APR reading the Annual Percentage Healt (Purchases) and additional information regarding your Account and additional less and under the APR reading the land willing cycle in writing an interest Charge is due.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and additional flower and additional less and charges that may be assessed.

additional information regarding your Account and additional fees and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding halance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by felephone at (877) 825-5242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement for matter react us no later than 30-days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least What To Do If You Think You Find A Mistake On Your Statement

If you brink there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873. Las Vegas, NV 89193-8873.

In your letter, give us the following information:

• Account information: Your name and account number.

• Dollar amount. The oblies amount of the suspected error.

• Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the

- While we investigate whether or not there has been an ener, the following are true:

 We cannot by to collect the amount in question, or report you as delinquent an that amount.

 The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. But, if we determine that we made a mistake, while you do not have to pay the amount in question, you are responsible for the remainder of your balance.

 We can apply any unpaid amount against your cradit limit.

- We can apply any unpair amount against your credit card Perchases
 If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the
 merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the fellowing must be true:
 1. The purchase must have been made in your indices are assisted or within 100 miles of your current mailing address, and the purchase price must have been more than
 or services. Or (Note: Naither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that soid you the goods
 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account
 do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the parchase, contact us in writing at Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and email changes below:	/or
Mailing Address	~~~~
Address Line 2	
City	

State Zip hone Number Email Address

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address

f I authorize Credit One Bank or its agents to contact me at any phone number i provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

^{*} We may use your email address to contact you about your account

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8809
November 16, 2013 to December 15, 2013

	\$351.88
v	\$0.00
•	\$0.00
+	\$0.00
+	\$0.00
*	\$0.00
*	\$6.68
***************************************	\$358.63

	\$300.00
	\$0.00
	12/15/13

O	ACCOUNT/	VCUALLA
Previous Balance		\$351.85
Payments	~	\$0.00
Other Credits		\$0.00
Purchases	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	*	\$0.00
Interest Charged	*	\$6.68
New Salance	***************************************	\$358.53
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date	1	12/15/13
Days in Billing Cycle		30
OHECTIONES		

***************************************	- 8
\$351.85	Ne
\$0.00	Pas
\$0.00	Am
\$0.00	Min
\$0.00	Pay
\$0.00	
\$6.68	Late
	8
358.53	you
300.00	Mini
\$0.00	If you

QUESTIONS? Call Customer Service or Report

a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-406-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORM	ATION
New Balance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date	\$358.53 \$0.00 \$25.00 \$25.00 01/11/14
Late Payment Warning: If we do not receive your minimum nament	

may have to pay a late fee up to \$35.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more
in interest and it will take you longer to pay off your betance.

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about.	And you wiji end up paying an estimated total of .
Only the minimum payment	18 eignths	3426 00

If you would like a location for credit counseling services call 1-866-515-5720

Reference Number Trans Date Post Date Description of Transaction or Credit Fees	Amount
TOTAL FEES FOR THIS PERIOD	0.00
12/15 12/15 12/15 Interest Charge on Purchases 12/15 12/15 Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	6.68 0.00 8.68
2013 Totals Year-to-Date Total fees charged in 2013 \$135.00 Total interest charged in 2013 \$16.13	5.68

Your account is currently closed.

	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (NPR) is the annual interest rate on your a	CCOUNT.	
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$335.45 \$0.00	Interest Charge \$6.68
(v) = Variable Rate		WG. 509	\$0.00
S			

385	HHL	001	y	15	131215	Ø	E OPAGE 1 of 1	20	5727	9620	A084	Ø1015386	
	Plaane ration p	sis portion	with	kom)	saymens, as	hd write ye	AN ACCOUNT APPLICATION OF	т ужи спеск.	mada p	äyäbe to∶	CHEDY		
ii	For addrass, talephone and small changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditCneBank.com					e.	PAY YOUR BILL ONLIN Account Number: New Balance: Minimum Payment Due: Payment Due Date:			lue:	E at CreditOneBank.com 8609 \$356.63 \$25.00 01/11/14		
PO 80	EDIT ONE BANK BOX 60500 Y OF INDUSTRY CA 91716-0500						8,,88118.,	NOMA II.II.III.II W DIVAO XOG OP	111 '000		L		
GITY (OF INDUSTRY	/ CA 91 !!!.!,;	716 	-050 .1.1.	0 	,1),,,(,1	181	WEST PO		/A 2318	11-072	25	

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your candidates the payment as a check transaction. It a check we process in paper form is returned to us by you can know that unpaid, we may re-present the returned check electronically Your payment, if accompanied by a valid credit card account, ander, repartless of the nearly entering the payment is received by 5.00 p.m. Pacific Time. Credit time Bank will not be responsible for processing delays or failure to processing a clays or failure to payment to your credit card account number or is not accompanied by processing delays or failure to PAYING INTEREST. We will tegin charging interest on purchases and cash advances on the posting dets.

However, I was a payment to your credit card account number or is not accompanied by a payment coupon.

However, I was a payment to your credit card account number or is not accompanied by a payment coupon.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases).

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

BALANNE SUBLECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account in this date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" of your Account and day, add any new purchases, cash advances, fees and charges and subtract any payments or credits and unpaid billing cycle. This gives us the "average daily balance." Fenotic interest Charges, shee, and charges and subtract any payments or credits and unpaid billing cycle. This gives us the "average daily balance." Fenotic interest Charges, fees or charges scrue interest charges stating on the date of posting, even if the new balance from your provious statement was paid in full. All purchases, acash new balance was zero. A minimum interest Charge of \$1.00 will be imposed for any billing cycle in which an interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed on the financial Fee is assessed and services and provided the payment of the publishing cycle in which an interest Charge is due.

Hembership Fee ("Annual Fee") Your Account statement for the nonth of annual renewal will show the amount of the Annual Fee applicable to your Account. There is no grace period for purchases and cash advances applicable to your Account are shown on the front of your statement under the APP hardward and the provided and th

and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding notice to abseryour Account, and the property of the address for inquiries shown on the first page of your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

- If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 96873, Las vegas, Nv 89193-6673.

 * Account information: Your name and account number,

 * Dollar amount: The dollar amount of the suspected error.

 * Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

- While we investigate whether or not there has been an error, fine following are true:

 While we investigate whether or not there has been an error, fine following are true:

 We cannot try to collect the amount in question, or report you as delinquent on that amount.

 The charge in question may remain on your statement, and we may continue to stagge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, you are responsible for the remainder of your balance.

- we can apply any unique articura against your crear time.
 Your Hights If You Are Dissatisfied With Your Credit Card Purchases
 if you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good fails to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:
 1. The purchase must have been made in your home state or within 100 make of your current mailing address, and the purchase price must have been more than or services.
 550. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that soid you the goods
 2. Your must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

if all of the criteria above are met and you are still desatisfied with the purchase, contact us in writing at Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O10L5385 - 1 - 01/14/13

	Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:
	Mailing Address
	Address Line 2
	City City
	State Zip
1	Primary Prone Number Secondary Phone Number
The Same	Email Address*
-	

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address

f I authorize Credit One Bank or its agents to contact me at any prione number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

^{*} We may use your email address to contact you about your account.

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609 December 16, 2013 to Jenuary 15, 2014

SUMMARY OF A	COUNT	ACTIVITY
Previous Balance Payments Other Credits Purchases Cash Advances Fees Charged	*	\$358.53 \$0.00 \$0.00 \$0.00 \$0.00
Interest Charged	*	\$25.00 \$6.68
New Balance	***************************************	\$390.21
Credit Limit Available Credit Statement Closing Date Days in Billing Cycle		\$300.00 \$0.00 01/15/14 31

	F ACCOUNT A	CTIVITY
Previous Balance		\$358.53
Payments		
Other Credits		\$0.00
Purchases		\$0.00
Cash Advances	*	\$0.00
Fees Charged		\$0.00
Interest Charged	*	\$25.00
overant ristable	*	\$6.68
New Balance	*******************************	***************************************
		\$390.21
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Dr	nto.	01/15/14
Days in Billing Cycle		
, , , , , , , , , , , , , , , , , , ,		31
QUESTIONS?		***************************************

QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card

Outside the U.S. Call 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

1-877-825-3242

PAYMENT INFORMATION	
New Salance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date	\$390.21 \$25.00 \$50.00 \$75.00 02/11/14
 Late Payment Warning: If we do not receive your minimum payment by the date you may have to pay a late fee up to \$35. Minimum Payment Manying.	

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

If you make no additional charges using this card and asch month you pay	You will pay off the beleace shown on the statement in about .	And you will end up paying an estimated total of
Only the minimum payment	18 months	\$461,00

If you would like a location for credit counseling services, call 1-866-515-6720.

£		~~~~	£	***************************************
			TRANSACTIONS	
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	.
	01/15		Fees LATE FEE TOTAL FEES FOR THIS PERIOD	Amount 25.00 25.00
,	01/15 01/15	01/15 01/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	25.00 6.68 0.00 6.68
	***************************************	20	14 Totals Year-to-Date	W.QQ
	Total fees charg Total interest ch	arged in 2		

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (688) 729-6274.

Your account is currently closed.

	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (AP)	रे) is the annual interest rate on your s	Ccourt,	***************************************
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$335.45 \$0.00	Interest Charge \$6.58
(v) = Variable Rate	**	40 XA)	\$0.00

	PAGE 1 of 1 2 O 5727 9820 ADS4 O1DL5365
Preside resider this suitable with year suppressed, will write year a	Court number on your check, made payable to CREDIT ONE BANK.
For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.	PAY YOUR BILL ONLINE at CreditOneBank.com Account Number: 8609 New Balance. \$390.21 Minimum Payment Due: \$75.00 Payment Due Date: 02/11/14 AMOUNT ENCLOSED: \$
CREDIT ONE BANK PO BOX 60500 CITY OF INDUSTRY CA 91716-6500 H-BBB	DAVID WOOD PO 80X 725 WEST POINT VA 23181-0725

PAYMENTS: When you provide a chack as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your park account or to process the payment as a check transaction. If a check we process in paper form is returned to us by your bank unpaid, we may re-present the returned check electronically. Your payment, if accompanied by a valid credit card account, as of the date of receipt, if the payment is received by 5.00 g.m. Pacific Time. Credit Time hark will not be responsible for processing delays or failure to payment to your credit card account if the payment does not contain your credit account number or is not accompanied by a payment coupon.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic interest Charces will be assessed from the date the our chase. cash advance, fee or charce is oosted to your Account.

ROW WE WILL CALCULATE YOUR BALANCE. We use a method called "average daily betaince (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account total the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily belance" of your Account. To get the "average daily periodic interest Charges. This gives us the taily belance, "Then we add up all the date is paid in full, and will be account the additionable to the "average daily belance." Periodic interest Charges and subtract any payments or creatists and unpaid billing cycle, and thode the lotal by the unmoer of days in the additionable to the property of the proper

and tradjust trailings or assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding balance in fall, if you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-8242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement, then notices track each us to leave than 30-495 from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least What To Do If You Think You Find A Mistake On Your Statement

- If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89183-8873.

 In your letter, give us the following information:

 Account information: Your name and account number.

 Oblies amount The dollar amount of the suspected error.

 Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the

- while we investigate whether or not there has been an error, the following are true:

 * We cannot by to collect the amount in question, or report you as definitioned on that amount.

 * The charge in question may remain on your statement, and we delinquent on that amount.

 * The charge in question may remain on your statement, and we approximate to charge you unlost set on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, you are responsible for the remainder of your behance.

 * We can apply any unpaid amount against your credit limit.

- Your Rights if You har Dissatisfied With Yeur Credit Card Purchases
 If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

 350, (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that soid you the goods or services.)
- Southern the season and recessory in your purchase was been unless advances from an ATM or with a check that accesses your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account. do not qualify.

 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissabsfied with the purchase, contact us in writing at Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as definquent.

O1DL5385 - 1 - 01/14/13

Update your contact information (email changes below:	nline at www.CreditOneBank.com or fill in your	address,	telephone,	and/c
Mailing Address				

	Mailing Address
	Address Line 2
	City Size Size Size Size Size Size Size Size
	Primary Phone Numbert State Zip
1	Secondary Phone Numbert
,	Email Address*
	Lindii Address
	Charle the fire and

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

† I authorize Credit One Bank or its agents to contact me at any phone number i provide at anytime (including cellular/vireless telephone services), via a live operator, auto-dialer or prerecorded message.

^{*} We may use your email address to contact you about your account.

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609 January 16, 2014 to February 15, 2014

Previous Balance		\$390.21
Payments		\$0.00
Other Credits	**	\$0.00
Purchases	*	\$0.00
Cash Advances	*	\$0.00
Fees Charged	+	\$35.00
Interest Charged	*	\$7.18
New Balance	***************************************	\$432.39
Credit Limit		\$300.00
Ávallable Credit		\$0.00
Statement Closing Date	3	02/15/14
Days in Billing Cycle		31

QUESTIONS?

Call Customer Service or Report

a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

J	P	AYMENT INFORMAT	TON
***************************************	New Salance Past Due Amount Amount Due This Po Minimum Payment Payment Due Date Late Payment Warnin	oriod Oue g: # Minshum payment ha	\$432.39 \$56.00 \$66.00 \$110.00 03/11/14
	Minimum Payment We If you make only the mi in interest and it will tak For example:	arning: nimum payment each pe e you longer to pay off y	med, you will pay more our balance.
if you make no additional charges using this card and each moeth you pay		You will pay off the balance shown on the statement in about.	And you will and up paying an estimated total of

19 mardes

Only the minimum payment \$512.00 If you would like a location for credit counseling services, call 1-866-315-5720.

Reference Number	Trans Pen	Court Plans	TRANSACTIONS	
	**************************************	7'OM UMB	Description of Transaction or Credit	Ameson
	02/15	02/15	Fees LATE FEE TOTAL FEES FOR THIS PERIOD	35.0 35.0
	02/15 02 /15	02/15 02/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	7,18 0,00 7,18
<u> </u>		201	14 Totals Year-to-Date	9 (8 %
	Total fees charç Fotal interest ch		014 \$13.86	

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING, PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (APR) is the annual interest rate on your a	account.	
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$360.45 \$0.00	Interest Charge \$7.18
(v) = Variable Rate		******	\$0.00
\$			

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	81 www.CreditOr	eSank.c	om.					AMOUN	IT ENG	CLOSE	ED:	.	
PO B	DIT ONE BANK OX 80500 OF INDUSTRY	CA 917	16-	0500) 	i		DAVID W PO BOX : WEST PO	OOD 726			Hoallann, .g., .n 5	

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. If a check we process in paper form is returned check electronically. Your payment, if accompanied by a valid credit cerd account number, repardless of the method of receipt, will be credited to your credit process the payment of your credit payment account, as of the date of receipt, if the payment is received by 5:00 p.m. Pacilic Time. Credit the Bank with an exponsible for processing delays or fainter to process the payment of your credit card account if the payment does not contain your credit card account number or is not accompanied by a payment coupen.

NOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily belance (including new purchases)."

Until the date it is paid in full, and will be calculated by applying the monthly periodic rate for average daily belance if your Account. To get the "average daily belance we take the balance of your Account each day, add any new purchases, cash advances, less, and charges and subtract any ayaments or credits and unpaid profice interest Charges. This gives us the "average daily belance." Periodic Interest Charges will be assessed on the "average daily belance in the daily belance in the advances, less or charges account enacts charges starting on the date of posting, even if the new belance from your previous statement was paid in full all pruchases, cash new belance was zero. A minimum Interest Charges will be imposed to any billing topic in which an Interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual fee of charges account any adding of the Annual Free payment of the Annual Free repayment of the Annual Free payment of the Annual Fr

and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding beliance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-5242 or give us written your statement, you notice that the property of the propert

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 69193-8873. If you think there is an error on your statement, write to us at: Uredii Une Bank, N.A., P.U. Box 959/3, EBS vegas, NV 09150-00/3.

• Account information: four name and account number.

• Dollar amount: The dollar amount of the suspected error.

• Description of problem: if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact is within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may not you do we are not required to investigate any potential errors in writing. You may have to pay the amount in question.

- While we investigate whether or not there has been an error, the following are true:

 Who cannot try to collect the amount in question, or report you as delinquent on that amount.

 The charge in question hay remain on your statement, and we may confinue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

 While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

 We can apply any impaid amount against your credit limit.

- Four Rights If You Are Dissatisfied With Your Credit Card Purchases
 if you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the
 merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than
 \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods Soot, those retined or these are necessary in your patientsee was based on an advertisement we maked to you, or it we own the company that sold you the gloods or services.

 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account.
- do not qualify. 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are shill dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as definquent.

O10L5385 - 1 - 01/14/13

Update your contact information online at www.Gred email changes below:	litOneBank.com or fill in your address, telephone, and/or
Mailing Address	
Address Line 2	
Podress the 2	
City	State Zip
Primary Phone Numbert	
	Secondary Phone Numbert
Email Address*	

Check the box on the reverse side if you have titled in a new address, telephone number, and/or email address

the body and the reverse shown you have meet in a large body say, consider a provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message

^{*} We may use your email address to contact you about your account

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number 8609
February 16, 2014 to March 15, 2014

SUMMARY OF	ACCOUNT,	ACTIVITY
Previous Salance		\$432.39
Payments		\$0.00
Other Credits		\$0.00
Purchases	*	\$0.00
Cash Advances	4	\$0.00
Fees Charged	*	\$35.00
Interest Charged	*	\$7.88
New Balance	***************************************	\$475.27
Credit Limit		
Available Credit		\$300.00
Statement Closing Oate		\$0.00
Days in Billing Cycle		03/15/14
A - K : Owner & CACLE		28

QUESTIONS?

Call Customer Service or Report

a Lost or Stoten Credit Card
Outside the U.S. Call
1-877-825-3242
1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

Nav. 2 d	PAYMENT INFORMAT	ION
New Balance Past Due Amount Amount Due This Minimum Paymer Payment Due Dat	Nt Due	\$475.27 \$75.00 \$60.00 \$135.00
Minimum Payment V	our minimum payment by t a late fee up to \$35	
If you make no additional charges using this card and each month you pay.	You will pay off the balance shown on the statement in about	And you will and up paying an estimated total of
Only the minimum payment	20 months	2000 00

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processors			If you would like a location for credit counsel call 1-856-515-5720.	Pig services.
Reference Number		Post Date	TRANSACTIONS Description of Transaction or Credit	***************************************
	03/15	03/15	Fees LATE FEE TOTAL FEES FOR THIS PERIOD	Amousit 35.00
	03/15 03/15	03/15 03/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	7.86 0.00
	Total fees charg Total interest cha	20 ed in 2014	4 Totals Year-to-Date	7.88
			······································	·2

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate	APR) is the annual interest rate on your a	iccount.	
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$395.45	Interest Charge \$7.88
(v) = Variable Rate	* *	\$0.00	\$0.00
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	For address, tell please check the Or, update your at www.CreditOx	aphone : a box an contact :	and :	omai mple	I change	š.	de	PAY YO Account New Ba Minimus Paymer	NUR B Il Num plance m Pay nl Due	ILL ON ber: ment C Date:	Jue:	at CreditOneBank.com 8609 \$475.27 \$135.00 04/11/14
PO BC	IT ONE BANK XX 60500 XF INDUSTRY	CA 917	'16-	050(	) Justina	I,.	I F	OAVID W PO BOX 7 VEST PO	00D '25			olditib.ii.d.c. 25

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your returned flows the process the payment as a check transaction. It a check we process the paper from is returned to us by your bank unpaid, we may re-present the rectard account, as of the date of recipit, if the payment is received by srite p.m. Pacific Time. Credit from Bank will not be responsible for processing eleky's of failure to process the payment to your credit card account if the payment process the payment to your credit card account if the payment process the payment to your credit card account if the payment process the payment to your credit card account in the payment process the payment to your credit card account process the payment to your processing eleky's of failure to payment the payment payment process the payment payment process the payment payment process the payment payment process the payment payment

HOW WE WILL CALDULATE YOUR BALANCE: We use a method called "average daily balance, including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Percilic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account until the date it is paid in full, and will be calculated by applying the morthly periodic rate to the "average daily balance" of your Account, to get the "average daily balance" of your Account and each day, add any new purchases, cash advances, fees, and charges and subtract any payments or credits and unpaid billing cycle. This gives us the "average daily balance." Periodic interest Charges will be assessed on all "average daily balance." The "average daily balance." The product interest Charges will be assessed on all "average daily balances" until gold in full. All prunchases, cash advances, fees, and charges and subtract any payments or credits and unpaid billing cycle. This gives us the "average daily balance." Periodic interest Charges will be assessed on all "average daily balances" until gold in full. All prunchases, cash advances, sees or charges account interest charges strange on the date of possing, even if the new belience from your previous statement was paid in bull or even if that Annual Revision and interest Charges is due. Membership Fee ("Annual Fee"), Your Account statement for the month of annual reveal will be assessed annually. Your Account is subject to an Annual feel for Purchases and Cash Advances applicable to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual feel for Purchases and Cash Advances applicable to your Account. The Annual Fee is assessed annually. Your Account is subject to an Annual feel for Purchases and Cash Advances applicable to your Account. The Annual Fee applicable to your Account. The Annual Fee applicable to your Account and pay were, The Annual Fee average daily balance (including new purchases) method of computing the balance for purchases. Animinum Inter

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least What To Do If You Think You Find A Mistake On Your Statement

- If you link there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873, in your letter, give us the following information:

   Account information: Your name and account number.
   Dollar amount: The dollar amount of the suspected error.
   Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

- While we investigate whether or not there has been an error, the following are true:

  While we investigate whether or not there has been an error, the following are true:

  We cannot try to collect the amount in question, or report you as delinquent on that amount.

  The charge in question may remain on your statement, and we may continue to charge you will not have to pay the amount in question or any interest or other fees related to that amount.

  While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

if all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Update your contact information online at www.GreditOneBank.co email changes below:	om or fill in your address, telephone, and/or
Mailing Address	
Address Line 2	
Primary Phone Number	State Zip
Email Address*	Phone Numbert
Chart the box on the	

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address

[†] I authorize Credit One Bank of its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone

 $^{^{}f \star}$  We may use your email address to contact you about your account.

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609 March 16, 2014 to April 15, 2014

SUMMARY OF	ACCOUNT,	ACTIVITY
Previous Salance	***************************************	\$475.27
Payments Other Credits	*	\$0.00
Purchases		\$0.00
Cash Advances	*	\$0.00
Fees Charged	*	\$0.00
Interest Charged	*	\$35.00 \$8.57
New Balance	***************************************	\$518.84
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date Days in Billing Cycle		04/15/14
		31

QUESTIONS?

Call Customer Service or Report
a Lost or Stolem Credit Card 1-877-625-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

P	AYMENT INFORMAT	ION
	Oue g: ir minimum payment by s late fee up to \$35.	\$518.84 \$100.00 \$61.00 \$161.00 05/11/14
Minimum Payment Wa If you make only the mi in missest and it will tak	g Agn toudat to bek oil Ad August bakweri each bei August toudar	iod, you will pay more ur balance,
For example  If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	21 months	\$817.00

If you would like a kxcalken for credit coenseling services, pall 1-866-515-5720.

	***************************************	***************************************	TRANSACTIONS	***************************************
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	,
	04/15		Fees LATE FEE TOTAL FEES FOR THIS PERIOD	Amount 35.00 35.00
	04/15 04/15	04/15 04/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	8.57 0.00
Υα	tal fees charg (al interest ch	201 ed in 2014 arged in 20	14 Total's Year-to-Date	8.57

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING, PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (A	PR) is the annual interest rate on your a	iccount.	***************************************
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$430.45 \$0.00	Interest Charge \$8.57
(v) = Variable Rate			\$0.00
	***************************************		

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	For address, is please check to Or, update you at www.CreditC	10 box and 1 contact m	Comple Ionnaria	the King and	s. Wrse sk	<del>3</del> e.	PAY YO Accour New Ba Minimu Paymer	nt Num alance im Pay nt Oue	ber: : meni C Date:	)ue: 1 0 10: [1	at CreditOneBank.com 8609 8518.84 8161.00 35/11/14
PO BO	IT ONE BANK OX 80500 OF INDUSTRY	CA 9171	6-050(	O !.l(,		1.3	DAVID W 1315 MIL WEST PO	OOD L GRE	EK RO		millianiana da

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your returned check electronically. Your payment as a check transaction, if a check we process in paper form is returned to us by your bank unpaid, we may re-present the returned check electronically. Your payment, if accompanied by a valid credit card account number, regardless of the method of receipt, will be credited in your credit card account number; regardless of the method of receipt, will be credited by your credit process the payment to your credit card account if the payment does not contain your credit card account number or is not accompanied by a payment coupon.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method ceiled "average daily balance (including new purchases)."

RAI ANCE SURLIEGT TO INTEREST RATE: Periodic Interest Charges will be assessed from bits date the purchases and processes and processes and processes and purchases."

HOW WE WILL DALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic interest Charges will be assessed from the date it is pard in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily periodic interest that the purchase, cash advance, fee or charge is posted to your Account until the date it is pard in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily periodic interest Charges. This gives us the daily balance. Then we add up all the daily behances for the billing cycle, and divide the total by the number of days in the advances, fees or charges account interest charges starting on the date of posting, even if the new balance may review statement was paid in full. All purchases, cash advances, fees or charges account interest charges of \$1.00 will be imposed for any billing cycle. This gives us the "even if that advances was zero. A minimum interest charge of \$1.00 will be imposed for any billing cycle in which an interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies by your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual inclination of the purchases and cash advances. Your renewal Account: There is no grace period for purchases and cash advances. Your Annual Precentage Role (*PRY) may vary. The APR is determined by adding 20.65% to the U.S. Prime Alex appearing in the "Money Alexa" of your edition of your statement will be applied to all balances on the Account. The Rel will select the annual fee applicable to your Account and pay the day of each month. The new rate will be applied to all balances on the Account. The Rel will severage daily balance including even purchases and cash advances. A minimum histories of 5.1.00 will be and charges that may be assessed daily balance including even purch

and unarges and may or assessed.

The Annual Fee will confirm to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the cutstanding balance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice orast reach us no later than 31-days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

## What To Do If You Think You Find A Mistake On Your Statement

- That to be it to be the control of the animation of the superiors. If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873. In your letter, give us the following information:

  **Account information: Your name and account number.

  **Dollar amount: The dollar amount of the suspected error.

  **Description of problem: If you think there is an error on your bill, describe what you believe its wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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  * The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

  * While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

  * We can apply any ungoal amount against your credit limit.

  **We will be that the property ungoal amount against your credit limit.

- The purchase plays any authors are used to the problem with the problem with the problem with the problem with the goods or services that you have bus durchased. If you are diseatedfied with the goods or services that you have burchased with you credit card, and you have tried in good faith to correct the problem with the marchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

  1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an adventisement we mailed to you, or if we own the company that sold you the goods. SSD, (Note: Notiner of these are necessary if your purchase was been unlike divertises the manner of you, or a necessary is your purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account on of quality.

  3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we finish you owe an amount and you do not pay we may report you as delinquent.

010L5385 - 1 - 01/14/13

	Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:
	Mailing Address
	Address Line 2
	City State Zip
	Secondary Phone Numbert Secondary Phone Numbert
	Email Address*
1	

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address

1 authorize Credit One Bank or its agents to contact me at any phone number i provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded messag

^{*} We may use your email address to contact you about your account.

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609 April 16, 2014 to May 15, 2014

Previous Balance		\$518.84
Payments		\$0.00
Other Credits		\$0.00
Purchases	*	\$0.00
Cash Advances	4	\$0.00
Fees Charged	*	\$35.00
Interest Charged	*	\$9.27
New Balance	***************************************	\$563.11
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date		05/15/14
Days in Billing Cycle		30

QUESTIONS?

Call Customer Service or Report

# Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to P.O. Box 98873, Las Vegas, NV 89193-8873

PA	YMENT INFORMATI	ON
New Balance Past Due Amount Amount Due This Pe Minimum Payment I Payment Due Date		\$563 11 \$126.00 \$64.00 \$190.00 08/11/14
Late Payment Warning if we do not receive you you may have to pay a t	r minanum payment by s	
Minimum Payment Wa I you make only the min		iod, you will pay more or balance.
If you make no additional charges vaing this card and each month you pay.	You will pay off the belance shown on the statement in about	And you will and up paying an estimated total of

8670 m

If you would like a location for credit counseling services, call 1-866-515-5720.

Only the minimum payment

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			TRANSACTIONS	
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amour
	Q5/15	05/15	Fees LATE FEE TOTAL FEES FOR THIS PERIOD	35.0 35.0
مم	05/15 05/16	05/15 05/15	Interest Charged Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	9.2
_	Ywart faran a t		14 Totals Year-to-Date	
L	Total fees charg Total interest ch	arged in 2	014 \$39.58	

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (808) 729-6274

Your account is currently closed.

	INTEREST CHARGE CALCUL		
Your Annual Percentage Rai	e (APR) is the annual interest rate on your a	sccount.	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$465.45 \$0.00	Interest Charge \$9.27 \$0.00
(v) = Varisble Rate			

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	For address, tel- please check th Or, update your at www.CreditOr	e box an contagt	ad bo imfor	imple mati	te the re-	i.	<b>*</b> .		Acc New Mini Pay	oun v Be imur mer	l Num lance; n Pay il Oue	ber: : ment £	Due:	at CreditO \$563.11 \$190.00 06/11/14	860	09
PO 8	DIT ONE BANK OX 60500 OF INDUSTRY	CA 91	716	-050 Hi,i	0 )  L  ,	<b>33, (.,,.</b> ,			DAVID 8315 I WEST	O W	OOD . CRE	EX RC	)		1.1.116	

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. If a check we process in paper form is returned to us by your bank unpaid, we may re-present the card account, as of the date of receipt, will be credited to your credit card account, as of the date of receipt, if the payment is received by \$100 p.m. Reclife Time. Credit for Bank will not be respirable for processing delays or failure to PAYMO INTEREST. We will begin charging interest on purchases and cash advances or the posting date.

HOW WE WILL TALLER ATE VIEW RALANCE We use a majorial value of solid "anarrain dails belance including and completed."

PARTING INTEREST: YOU WILL CRUIT CHARLES ON PRINCIPAL CALLED CARRY OF A CONTROL OF THE PARTIES O

HOW WE WILL DALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date it is paid in full, and will be calculated by apolying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance of your Account and the calculated by apolying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance," and charges and sudrate any payments or credits and unpaid billing cycle. This gives us the "average daily balance." Then we add up all the daily balances for the billing cycle, and dwird the total by the number of days in the advances, fees or charges accuse interest charges starting on the date of posting, even if the new balance in "provious statement was paid in full are even if that rever balance was zero. A minimum interest charge of \$1.00 will be imposed for any billing cycle in which an interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee applicable to your Account. The following discourse apply by our renewal Account: There is no grace period for punchases and cash advances. Your Annual Fee applicable to your Account. The following discourse apply by our renewal Account: The rate appearing in the "Money Rates" section of any edition of The Wall Street Journal published on the 25th clark of each month. The new rate will be applied to all balances on the Account. The APPN in meet the operation of the Annual Fee applicable to your Account in the Payment APPN of your discount in the Payment APPN of your discount in the 25th clay of each month. The new rate will be applied to all balances on the Account. The APPN ill meet be greater than with an interest Charge of \$1.00 will be imposed for any billing cycle in the will be applied to all balances on the Account. The APPN will never be or greater than will be applied to all balances on the Ac

and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding belance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement, bour notice must reach us no later than 301-4948 from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding belance remains on

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

### What To Do If You Think You Find A Mistake On Your Stalement

- Hand to be not their representation of the consideration of the state of the Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873. In your letter, give us the following information:

   Account information: Your name and account number:

   Dotter amount: The dollar amount of the suspected error:

   Description of problem: if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in withing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

- While we investigate whether or not there has been an error the fellowing are true:

  We cannot by to collect the amount in question, or report you as delinquent on that amount.

  The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a missiake, you will not have to pay the amount in question or any interest or other less related to that amount.

  While you do not have to pay the amount in question you are responsible for the remainder of your balance.

  We can apply any unpaid amount against your credit limit.

- ** The cut apply any organism around open a view mem.

  Your Rights if You Are Dissatisfied With Your Credit Card Purchases

  If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to currect the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

  1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods.
- Sout, (rour: neutrin or uninos are necessary in your presented or services.)

  2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account on or quality.

  3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. 8ox 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:
Mailing Address
Address Line 2
City State Zio
Primary Phone Numbert Secondary Phone Numbert
Email Address*

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

[†] I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

^{*} We may use your email address to contact you about your account.

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609 May 16, 2014 to June 15, 2014

SUMMARY OF	ACCOUNT A	ACTIVITY
Previous Balance		\$563.11
Payments		\$0.00
Other-Gredits	2	\$0.00
Purchases	*	\$0.00
Cash Advances	*	\$0.00
Fees Charged	*	\$35.00
Interest Charged	4	\$9.97
New Salance	***************************************	\$608.08
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date		06/15/14
Days in Billing Cycle		31

Previous Balance Payments		\$563.11
Other-Gredits	*	\$0.00
	2	\$0.00
Purchases	*	\$0.00
Cash Advances	*	\$0.00
Fees Charged	*	\$35.00
Interest Charged	4.	\$9.97
New Salance	~~~~~~~~	***************************************
CAUCAN PRODUCED 10'50		\$608.08
Credit Limit		\$300.00
Available Credit		
Statement Closing Oats		\$0.00
Days in Billing Cycle	ě	06/15/14
and a se come of CACIS		31

Call Customer Service or Report a Lost or Stolen Credit Card

1-877-825-3242 Outside the U.S. Call 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

P	AYMENT INFORMAT	TION
New Balance		\$608.08
Past Oue Amount Amount Due This Pe		\$ 155,00
Minimum Payment	Prem	\$66.00
Payment Due Date	nas	\$221.00 07/11/14
Minimum Payment We If you make only the min	X minatum payment by: late fee up to \$35.	
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will wild up paying an estimated lotal of
Only the minimum payment	23 mpolhs	

If you would like a location for credit counseling services, call 1-855-515-5720

Dataman			TRANSACTIONS	······································
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	
	06/15		Fees	Amount
	VW 10	00112	LATE FEE TOTAL FEES FOR THIS PERIOD	35.00 35.00
·	06/15 06/15	06/15 06/15	Interest Charged interest Charge on Purchases interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	997 0.00 997
<u> </u>		20	14 Totals Year-to-Date	w. 91
	d fees charg d interest chi			
······			\$49.55	

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

<u> </u>			
	INTEREST CHARGE CALCUL	ATION	***************************************
Your Annual Percentage Rate (APF	i) is the annual interest rate on your a	(copuni.	***************************************
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$500.45 \$0.00	Interest Charge \$9.97
(v) = Variable Rate		*	\$0.00
3		***************************************	

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	Please report the	9 porson	wan ş	/08F ()	oyment, a	no write yo	Rif account :	namber on y	wa check.	rsage	(Day	apta fi	• GREE		
	For address, teld please check the Or, update your at www.CreditOr	i box an contaci	ed con intern	mpte: rowtie	is	i. Svense side	3.		PAY YE Accou New B Minimo Payme AMOU	nt Nu alan am P ant Di	umt ce: ayn ue (	er: nent l Date;	Due:	E at CreditOneBank \$608.08 \$221.00 07/11/14	
PO BO	OIT ONE BANK DX 60500 DF INDUSTRY	CA 91;	716-	0500	<b>)</b>	4.194.14		8	HHI. DAVID V I315 MIL VEST PO	/00i	) REE	KR	>	вывыный, _{сай} ,	

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your check account or to process the payment as a check transaction. If a check we process in paper form is returned to us by your beart unpaid, we may re-present the returned check electronically. Your payment, if accompanied by a valid credit card account number, regardless of the method of receipt, will be credited to your credit card account, as of the date of receipt, if the payment is received by 5:00 p.m. Pacific Time, Credit One Bank will not be responsible for processing delays or failure to process the payment to your credit card account of the payment countries and account number or is not accompanied by a payment coupon. process the payment to your cream caird actions a new payment outstant former your orders of the posting date.

RAYING INTEREST: We will begin changing interest on purchases and cash advances on the posting date.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily belance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic interest Charges will be assessed from the date the purchase, cash advance, see or charge is posted to your Account until the date it is paid in full, and wilb to eaclocated by applying the monthly periodic rate to the "average daily belance." of your Account, and any new purchases, cash advances, sees and seed and substact any payments or credit earl unpaid belance." We rate the belance of your Account each day, add any new purchases, cash advances, sees and severage daily belances." Periodic Interest Charges, sees and severage daily belances and substact any payments or credit earl unpaid beling cycle. This gives us the "average daily belance." Periodic Interest Charges will be assessed on all "average and belances" and judicing cycle. This gives us the "average daily belance." Periodic Interest Charges will be assessed on all "average of paid belances" and judicing cycle. This gives us the "average daily belance." Periodic Interest Charges will be assessed on all "average daily belances" and judicing laid in full. All purchases, cash and average daily belances and paid in full. All purchases, cash and the part of th

The Artisal few will continue to be sissesed.

The Artisal few will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding before in full. If you choose to terminate credit availability and avoid paying the Armual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement, that render small reach us no lear than 30-days from when your statement is mailed or delivered on which the Armual Fee is imposed. Closed accounts are subject to the Armual Fee as long as an outstanding balance remains on the Account.

if your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.D. 8ox 98873, Las Vegas, NV 89193-8873. It your letter, give us the following information:

**Account information: Your rame and account number:

**Dotter amount: The dollar amount of the suspected error.

**Description of problems: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

- While we investigate whether or not there has been an error, the following are true:

  While we investigate whether or not there has been an error, the following are true:

  We cannot fry to collect the amount in question, or report you as delinquent on that amount.

  The change in question may ramain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.

  While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

* Yeu Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good lath to correct the problem with the
merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made an your home state or within 100 miles of your current mailing address, and the purchase price must have been more tran
\$50. (Note; Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods

- Soot professional are used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account.

  2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account.
- do not qualify. 3. You must not yet have fully paid for the purchase

If all of the criteria above are met and you are atill dissatisfied with the purchase, contact us in writing at Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At their point, if we finish you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.GreditOneBank.com or fill in your address, telephone, and/or

	Mailing Address
	Address Line 2
1	City State Zip
. 1	Primary Phone Numbert Secondary Phone Numbert
***	Email Address*
***************************************	

Check the box on the reverse side if you have filled in a new address, telephone number, and/or small address.

† I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless tellephone services), via a live operator, auto-dialer or prerecorded message.

We may use your email address to contact you about your account.

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609
June 16, 2014 to July 15, 2014

Previous Balance		\$608.0
Payments		\$0.00
Other Credits		
Purchases	*	\$0.00
Cash Advances		\$0.00
Fees Charged	*	\$0.00
Interest Charged		\$35,00
A	*	\$10.67
New Balance		\$653.75
Credit Limit		20ma au
Available Credit		\$300.00
Statement Closing Date		\$0.00
Jays in Billing Cycle		07/15/14 30

Payments		#0U8.U8
Other Credits	-	\$0.00
	*	\$0.00
Purchases	*	\$0.00
Cash Advances	4	
Fees Charged		\$0.00
Interest Charged	*	\$35,00
Lucest Custded	*	\$10.67
New Balance	***************************************	\$653.75
Credit Limit Available Credit		\$300.00 \$0.00
Statement Closing Date Days in Billing Cycle		07/15/14 30
£		WW

Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

P	AYMENT INFORMAT	10N
New Balance Past Due Amount Amount Oue This Pa Minimum Payment Payment Due Date	Due	\$653.75 \$186.00 \$502.75 \$653.75 \$811114
Late Payment Warnin If we do not receive you you may have to pay a	at minimum resembles in	the date listed above.
Minimum Payment Wolf you make only the militariest and it will tak		nod, you will pay more Ar balance
For example  If you make no additional charges using this card and each month you pay	You wik pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum paymans	1 months	\$654.60

P.O. Box 98873, Las \	/egas, NV 89193	-8873	2 83:	Payment  If you would like a location	1 months	\$654.00
Reference Number		Post Date				
	07/15	07/15	Fees LATE		***************************************	Ameur 35.0
r.	07/15 07/15	07/15 07/15	Intere intere	est Charged rst Charge on Purchase st Charge on Cash Adv L INTEREST FOR THI	S. Stationes	35.0 10.67 0.00
	Total fees charge Total interest cha	ed in 201	14 Tot	als Year-to-Date	\$235.00 \$60.22	10.67

Your account is currently closed.

	***************************************		
	INTEREST CHARGE CALCUL	ATION	
Your Annual Percentage Rate (A	PR) is the annual interest rate on your a	sccount.	
Type of Balance Purchases Cash Advances	Annual Percentage Rate (APR) 23.90%(v) 23.90%(v)	Balance Subject to Interest Rate \$535.45	Interest Charge \$10.67
(v) = Variable Rate		\$0.00	\$0.00
***************************************			

5365	JBK Place recension	001 8 porabe v		15 84 p	14071§ жулюч. а	a nd write	E x PAGE 1 o	day do year edgek	9 5727 Mede o	9820 9820 to	Milis Cores	O10:5285
ł	For address, tels please check the Or, update your i at www.GreditOn	iphone g box and Contact in	nd er core	rigil -olei	Changes			PAY Y	OUR B nt Num alance im Pay nt Due	ilLL ON iber. : ment O : Date:	LINE    -       	at CreditOneBank.com 8609 \$553.75 \$553.75 \$68/11/14
PO BO	T ONE BANK X 60500 IF INDUSTRY	CA 9171	6-0  .,	500	<b>)</b>			DAVID W 8315 MIL WEST PO	/OOD L CRE	EK RD		

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your check to make a one-time electronic fund transfer from your returned check electronically four payment, if accompaned by a valid credit card account number, regardless of the method of receipt, will be credited to your credit acid account, so if the date of receipt, if the payment of the payment does not contain your credit card account number. Credit One Bark will not be responsible for processing delays or failure to payment to your credit card account in the payment does not contain your credit card account number or is not accompanied by a payment coupon.

PATING INTERCED FOR WE WILL CALCULATE YOUR BALANCE; We use a method called "average hally balance (including new purchases)."

How we will Calculutar Your Balance: We use a method called "average faily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date the purchases, cash advance, (see or charge is gosted to your Account in the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" of your Account as the date is purchases, cash advances, fase, and charges and sustraid any payments or credits and unpaid builting cycle. This gives us the "average daily balance." Periodic Interest Charges and sustraid any payments or credits and unpaid builting cycle. This gives us the "average daily balance." Periodic Interest Charges will be assessed on all "average daily balances" until paid in full. All purchases, cash advances, fases or charges account interest charges starting on the date of possing, even if the new balance from your previous statement was paid in full and purchases, cash advances, fase or charges account interest Charges is 1.00 will be imposed for any billing cycle in which an Interest Charges is due.

ANNUAL MEMBERSHIP FER ONTICE: This Notice applies to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual following disclosures apply by your renewal Account: There is no grace period for purchases and cash advances. Your Account is advanced, your Account is advanced, your Account is advanced, your Account is advanced. Your Account is advanced, your Account is advanced, your Account is advanced, your Account is advanced. Your Account is advanced, your Account is advanced, your Account is advanced, your Account is advanced. Your Account is advanced, your Account is advanced, your Account is advanced. Your Account is advanced, your Account is advanced, your Account is advanced. Your Account is advanced, your Account is advanced, your Account is advanced. Your Account is advanced, your Account is advanced, your

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least What To Do If You Think You Find A Mistake On Your Statement

- Head to be if no children and a more measure or four observable.

  If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. 8ox 98873, Las Vegas, NV 89193-8873.

  In your letter, give us the following information:

   Account information: Your name and account number:

   Dollar amount? The collar amount of the suspected error.

   Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the

- while we investigate whether or not there has been an error, the following are true:

   We cannot by to collect the amount in question, or report you as delinquent on that amount.

   The charge in question may remain on your statement, and we may continue to charge you will not have to pay the amount in question or any interest or other less related to that amount. But, if we determine that we made a mistake, while you did not have to pay the amount in question you are responsible for the remainder of your balance.

   We can apply any unpaid amount against your credit limit.

- We can apply any unpain amount against your credit Card Purchases
  if you are disassified with Your Credit Card Purchases
  if you are disassified with the goods or services that you have purchased with your credit card, and you have tried in good faith in correct the problem with the
  inerchant, you may have the right not to pay the remaining amount due on the purchase. To use this fight, all of the following must be true:
  1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than
  or services.)
- or services.)

  2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account Tour mass naive used your cream card for the purch do not qualify.
   Tour must not yet have fully paid for the purchase

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in *writing* at: Credit One Bank, N.A., P.O. Box 98673, Las Vegas, NV 99193-8873

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we O1DL5385 - 1 - 01/14/13

O1DL5385 - 1 - 01/14/13

Update your contact information online at www.GreditOneBank.com or fill in your address, telephone, and/or

Mailing Address	
Address Line 2	<del></del>
City	
Primary Phone Number	State Zip Secondary Phone Number
Email Address*	(
Check the box on the ceveree side if you have all you	

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

should not out on the reverse sign if you have med at a new address, respirate member, around enter address.

† I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

* We may use your email address to contact you about your account.

# Case 3:15-cv-00594-MHL Document 61-2 Filed 09/01/16 Page 27 of 28 PageID# 907

CREDIT ONE BANK CREDIT CARD STATEMENT Account Number 8609 July 16, 2014 to July 27, 2014

Previous Balance		\$653.75
Payments	*	\$0.00
Other Credits		\$653.75
Purchases	*	\$0.00
Cash Advances	ŵ.	\$0.00
Fees Charged	*	\$0.00
Interest Charged	*	\$0.00
New Balance		\$0.00
Credit Limit		\$300.00
Available Credit		\$0.00
Statement Closing Date		
Days in Billing Cycle		07/27/14 30

QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to: P.O. 8ox 96873, Las Vegas, NV 89193-8873

PAYMENT INFORM.	ATION
New Belance Past Due Amount Amount Due This Period Minimum Payment Due Payment Due Date	\$0.00 \$0.00 \$0.00 <b>\$0.00</b>
Late Payment Warning: If we do not receive your minimum payment :	

you may have to pay a late tee up to \$35.

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more
is interest and it will take you longer to pay off your balance

If you make no additional charges using this card and each moeth you pay	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	1 months	\$854.00

ii you would like a location for	creess	coupeeimo	****
Call 1-865-515-5720			AND A CONTRACTOR
S			

Reference Number			TRANSACTIONS	
F572700K000999990	Tans Date	Post Date	Description of Transaction or Credit	Amour
F572700K000999990 F572700K000999990	07/27	07/27	CHARGE OFF ACCOUNT-PRINCIPALS	Management (1997)
21 K1 DOVOOOAAAAA	07/27	07/27	CHARGE OFF ACCOUNT FINANCE CHARGES	-194.5
			Fees	-459.4
			TOTAL FEES FOR THIS PERIOD	
			Interest Charged	0.0
	07/27	07/27	Interest Charge on Purchases	
	07/27		Interest Charge on Cash Advances	0.0
			TOTAL INTEREST FOR THIS PERIOD	0.0
<u></u>			0.0	
		4 Totals Year-to-Date		
	al fees charg			
Tot	al interest ch	arged in 2	\$60.22	

INTEREST CHARGE CALCULATION Your Annual Percentage Rate (APR) is the annual interest rate on your account. Balance Subject to Type of Balance Purchases Annual Percentage Rate (APR) Interest Charge Interest Rate 23.90%(v) 23.90%(v) Cash Advances \$0.00 \$0.00 \$0.00 (v) = Variable Rate

5365	J881	001	3	15	140727	Q	Z x PAGE 1 of 1		5727	9820	84115	O1DLS385
Planten return this person with year payment, and wave your recount cumber on your chars, made payable to CREDIT ONE BANK												
For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.							PAY YOUR BILL ONLINE at CreditOneBank.com Account Number: 8609 New Balance: \$0.00 Minimum Payment Due: \$0.00 Payment Due Date: 08/11/14  AMOUNT ENCLOSED: \$					
PO B	IIT ONE BANK DX 60500 OF INDUSTRY	CA 91	716 .::.	-050(	) 	1818.1,	1 3	DAVID WE 1315 MILL YEST PO	OOD . CRE	EK RO	)	. (16.11.) (16.11.) (16.11.)

PAYMENTS: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your credit account or to process the payment as a check transaction, if a check we process in paper form is returned to us by your bank ungard, we may re-present the card account, as of the date of receipt, if the payment, if accompanied by a valid credit card account number, regardless of the method of receipt, will be credited to your credit process the payment to your credit card account if the payment does not contain your credit card account number or is not accompanied by a payment couptor.

PAYMENTS: We will begin charging interest on purchases and cash advances on the posting date.

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BALANCE SUBJECT TO INTEREST RATE: Percula Interest Charges will be assessed from the date the purchase, cash advance, lee or charge is posted to your Account balance. "The was deal or any new premises, cash advances, cash advances, cash advances, feet and the state of pour Account cash day, and any new purchases, cash advances, feet and charges and suthract any payments or credits and ungain balance. Then we add up all the daily balances for the billing cash, and the daily balance and any new purchases for the billing cash, and the daily balance and any new purchases for the billing cash, and daily the purchases of the billing cash, and the daily balance. Then we add up all the daily balances for the billing cash, and the daily balance and any new purchases of the billing cash, and the daily balance and the daily balance and the daily balance. Then we add up all the daily balances for the billing cash of the daily balance. Then we add up all the daily balances for the billing cash of the daily balance. Then we add up all the daily balance and the second of the daily balance. Then we da

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us tha following information:

• Account information: Your name and account number.

• Dollar amount: The dollar amount of the suspected error.

• Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

- Ability was investigate whether or not there has been an error, the following are true:

  We cannot by to collect the amount in question, or report you as definquent on that amount.

  The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

  While you do not have to pay the amount in question you are responsible for the remainder of your bollence.

  We can apply any unpaid amount against your credit limit.

- * We can upply any uniquent amount against your previous mine.

  Your Rights if You Are Dissatisfied With Your Credit Card Purchases
  If you are dissatisfied with this goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the exchant, you may have the right not to pay the remaining amount due on the purchase, To use this right, all of the following must be true:

  1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than 550. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods
- or services,

  2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

  3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 96873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or

	Mailing Address
	Address Line 2
	City
	Primary Phone Numbert State Zip
1	Secondary Phone Number
	Email Address*
	Check the top on the

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

* I authorize Credit One Bank or its agents to contact me at any phone number i provide at anytime (including cellular/wireless telephone

* We may use your email address to contact you about your account